

EXHIBIT B

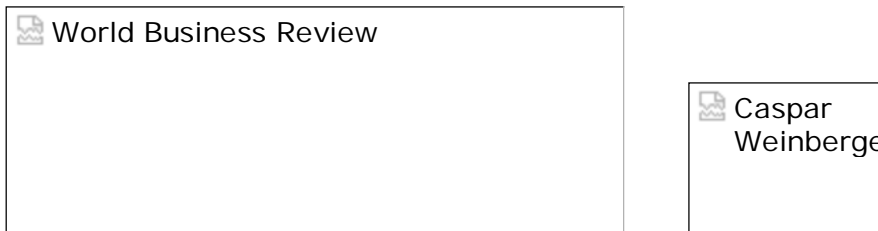
InvestForclosures.Com

Up to 20% Return on Your Investment

Press Ctrl+D to Bookmark this site

At InvestForclosures.Com (IFC), we offer foreclosure investing that is interactive and online. IFC has a wide range of levels and terms and a guaranteed liquid program. An investor can double their investment in 4 years. The Prospectus will explain why it makes sense to invest now.

NEW! InvestForclosures.Com has accepted an invitation from [World Business Review](#) (hosted by Caspar Weinberger, Chairman of Forbes magazine) to participate in their weekly business and technology TV series.



World Business Review is an informative business and technology series that provides a forum of the world's leading executives to share their expertise, and a showcase for the exciting new technologies which will be the catalyst for solving the challenges and demands that industries will be faced with as we head into the 21st Century

NEW! InvestForclosures.Com expands to 1,400 square foot facility to serve our investors better. Our new address is [109 Douglas Avenue, Elgin, IL 60120](#). Tours available by appointment.

NEW! Our General Manager, Francis X. Sanchez, accepted the invitation to serve on the Enterprise Committee of [Seguin Services](#). Seguin provides extensive programs for children and adults with disabilities.

NEW! InvestForclosures.Com is featured in Yahoo Finance [Business Wire](#)

NEW! InvestForclosures.Com is featured in Business section of The Courier News, Entrepreneur profile, January 26, 2000 issue

NEW! InvestForclosures.Com is featured in Crain's Chicago Business, January 10, 2000 issue - [CRAIN'S CHICAGO BUSINESS ONLINE](#)

IFC DISCLAIMER, TERMS AND CONDITIONS.

THE OFFERING DOES NOT CONSTITUTE AN OFFER TO SELL OR A SOLICITATION OF AN OFFER TO BUY ANY OF THESE SECURITIES IN ANY STATE TO ANY PERSON TO WHOM IT IS UNLAWFUL TO MAKE SUCH Read the above Disclaimer, Terms and Conditions, enter the following information, and click "I Accept" to explore our web site. This information will remain strictly confidential.

PS You will also receive a FREE informational monthly bulletin on the foreclosure market.

Your Name: E-Mail:

Phone:

Best time to call: Select From List

I Accept

Clear

Note: After accepting, if you see the message "Do you want to install and run "Flash 4.0?", please click Yes to proceed.



Powered by
LivePerson

IFC investments are not FDIC-insured, not bank guaranteed, and may lose value.

[[Deutsch](#)] [[Español](#)] [[Français](#)] [[Italiano](#)] [[Português](#)]

© Copyright 1999-2000 InvestForclosures.Com, L.L.C.. All Rights Reserved.

Last modified 02/29/2000 16:01:10



Crains Logo

[BACK TO THE ISSUE](#)

Click here for assistance

More entrepreneurs are saying goodbye to brick-and-mortar service providers as they find that it's faster, easier — and cheaper — to outsource accounting, payroll and direct marketing to companies on the Web.

January 10, 2000

By Kate Fitzgerald



When Frank Sanchez needed to undertake a direct-mail marketing program and find customer leads for his new real estate investment company, he turned to the Internet.

A veteran entrepreneur, Mr. Sanchez has lots of experience dealing with local printers, direct-marketing consultants and vendors of sales-prospect lists. But after finding these services in cyberspace, he says he's sticking with the virtual world for small business services from now on.

"We went online and with a few clicks, got a beautiful direct-marketing piece into the mail at an extremely low cost, and a customer prospect list that yielded a huge response rate," Mr. Sanchez says. "It was like night and day vs. using our usual suppliers."

Mr. Sanchez used [DigitalWork.com](#), one of a growing number of Internet-based "one-stop shopping" services. These sites are hoping to cash in on America's small business boom by promising to deliver products and services instantly and at discount rates made possible by low overhead costs. They're also threatening to supplant brick-and-mortar businesses that for years have offered supplies, services and expertise to nearby small businesses.

In Mr. Sanchez's case, the cost of developing a direct-mail campaign online for his Elgin-based business, [InvestForclosures.com](#) LLC, was one-third that of the traditional process, and it took less time, he says.

Eric Berggren, president of Chicago-based marketing communications agency Berggren & Co., also tapped a Web site to handle a service previously performed by brick-and-mortar firms.

Realizing he was spending too much time on his employee payroll operations, which he was outsourcing to two different local companies, last year, Mr. Berggren turned his payroll operations over to [OneCore.com](#), an online company offering integrated bookkeeping and financial services to small and mid-sized businesses. Now, OneCore.com handles all of Berggren & Co.'s employee payments, payroll taxes to the government and his own quarterly tax filings, saving him hours of time and paper-shuffling each month.

"We're too small to get these services from a bank, and this is much easier than before, when I was using a combination of resources," Mr. Berggren says.

Because small businesses traditionally have tapped neighboring brick-and-mortar firms to be their suppliers, turning to the Web for outsourcing is not an obvious choice for entrepreneurs. In fact, although Mr. Sanchez's InvestForclosures.com exists on the Internet, he never considered bypassing local suppliers for basic printing and marketing services until his partner, James Bourassa, suggested it.

Mr. Bourassa says he got top results last year using DigitalWork.com to help develop a public relations campaign he worked on for another firm. In that case, he was able to blanket press contacts in the Midwest through DigitalWork.com's press release writing and distribution service — for a grand total of \$100.

"I had no time to handle this stuff, but the online service was a one-step process," Mr. Bourassa says.

Public relations executives counter that customers are unlikely to get more than bare-bones services for \$100, but small business Web sites say office supply stores and printing firms have shown an interest in partnering with their sites.

"We envision bringing the online audience to brick-and-mortar companies through partnerships and tie-ins," says Rob Schultz, chairman and CEO of Chicago-based DigitalWork.com, who adds that his company receives five to 10 requests for such partnerships per day from brick-and-mortar suppliers.

Not all small business suppliers fear the Web undercutting their business. In fact, none of the major small business Web sites offer full-blown accounting or legal services online (though several say they eventually hope to add such services).

Steven F. Aronson, a partner in Chicago-based Aronson & Gelman Inc. and an accountant specializing in small businesses, laughs at the suggestion that a Web site could replace his services.

"Every situation I handle is unique, and there could be no system on the Web that could answer the kind of diverse situations I see with any kind of excellence," Mr. Aronson says.

Yet there is no denying the Web has multiplied the marketing options for small businesses. Mr. Sanchez says the sales prospect lists he acquired from brick-and-mortar firms yielded only a few hot leads because their information often was out of date and wasn't completely appropriate for his business.

His telephone and e-mail prospect lists purchased from the web through DigitalWork.com are much more recent and, as a result, more effective. Often, customers can respond by e-mail, giving him appropriate times to follow up later by telephone.

"People coming to small business sites have a lot in common, so they're generating leads from their own customers who have already said they want to know more about this product, and their contact information is less than 24 hours old," Mr. Sanchez says.

One of the hottest areas for small business Web sites is the "request for quotes" services most offer, allowing small businesses to scout for services at the best prices, as well as network with one another.

Each site wants loyalty from its users, and a battle royale is shaping up as a handful of the top sites joust for dominance in the category.

"The killer app is going to be the site that helps small businesses win and make money, not the site that offers the most shopping. You don't make money by shopping," says Glenn Ballman, founder and CEO of Seattle-based [Onvia.com](#), another small business Web site.

He predicts that there will be "brand wars" among the dozens of sites crowding the field, and a handful of winners will emerge. He also believes small business users will find a site that works, and stick with it: "Small business people use the Web to get things done, but they don't have time to surf among sites."

Meanwhile, competition is spawning great deals for small business users. Newcomers to sites can expect special offers and discounts, often including free shipping on office supplies, extra copies of printed materials and two-for-one deals, say users.

But small business vendors and suppliers who are not on the Web should not panic, despite the flurry of activity surrounding these new small business sites, says Dave Ghosh, president and CEO of Milpitas, Calif.-based E-Tryst Inc., which runs the small business Web service [Allbizdepot.com](#).

"Most small business people will continue to run out to the office supply store for a couple of reams of paper, and they'll deal face to face with professionals for a lot of other services, but there will be great benefits seen in combining these operations with online channels, through partnership discounts," Mr. Ghosh says.

Allbizdepot.com is already creating a membership card users can take to Office Depot for discounts, and he expects to ink several more such partnerships with brick-and-mortar suppliers in the future. "Bridging the online world and the real world is going to be where the winners are in the future," he says.

©2000 by Crain Communications Inc.



[Home](#) - [Yahoo!](#) - [Help](#)



[[Business](#) | [US Market](#) | [By Industry](#) | [IPO](#) | [AP](#) | [S&P](#) | [International](#) | [PRNews](#) | [BizWire](#) | [CCN](#)]

Thursday February 3, 9:13 am Eastern Time

Company Press Release

Nation's First Interactive Real Estate Syndication

Related Quotes

^DJI	10299.24	-24.68
^IXIC	3205.11	-0.24
^SPC	1378.02	-3.50
^IIX	398.21	-2.24
^PSE	930.04	-2.37

delayed 20 mins - [disclaimer](#)

[Get Quotes](#)

CHICAGO--(BUSINESS WIRE)--Feb. 3, 2000--InvestForclosures.Com, a unique real estate investment syndicate, announced an innovative Internet-based solution that allows investors to view their investments.

The company specializes in buying properties via foreclosures, repossessions, bank REO's and Sheriff's sales. They use cash from investors to buy property at a deep discount, perform necessary rehabbing, and sell it below fair market value. A typical project is projected to take between three weeks and three months to turn over, resulting in a substantial profit margin.

The unique approach that InvestForclosure.Com uses allows investors to log in from all over the world and actually partake in the investment process via virtual conferences and construction cameras. ``It's a virtual world based in reality," says Founder and General Manager of InvestForclosures.Com, Frank Sanchez.

``Members receive an access code allowing them to view purchasing negotiations, contract negotiations, and the construction process via digital cameras. We use existing technology along with some of my own programming to make investing at InvestForclosures.Com fun and easy," says Jim Bourassa, cofounder and Technical Manager.

After four years in the planning the company's official start date was January 1, 2000. Being an Internet and High Tech Company, it has been contacted by Yahoo.Com and Goldman Sachs, regarding further development of the company and a possible Initial Public Offering, respectively.

``I knew it was a great idea. It was just a matter of a lot of planning and money to make it a reality. Where else can you invest \$2,500, get a 20 percent ROI, and receive Warrants for company that is definitely going public and on top of all that, watch your money being invested, live on the Internet", Sanchez said.

InvestForclosures.Com can be reached at 847-289-0269 or Toll Free at 877-920-2400, by e-mail at info@investforclosures.com, or visit their web site at <http://www.investforclosures.com>.

SOURCE: DigitalWork (<http://www.digitalwork.com>) 22245

DigitalWork.com -- Your Business Workshop (SA 22245)

Contact:

InvestForclosures.Com, Elgin, Ill.
Francis Sanchez, 1-877/920-2400
info@investforclosures.com
<http://www.investforclosures.com>

Related News Categories: [banking](#), [computers](#), [internet](#), [publishing](#), [real estate](#), [telecom](#)

Search News

[Help](#)

Copyright © 2000 Yahoo! All Rights Reserved. [Privacy Policy](#) - [Terms of Service](#)

Copyright 2000 Business Wire. All rights reserved. All the news releases provided by Business Wire are copyrighted. Any forms of copying other than an individual user's personal reference without express written permission is prohibited.

Further distribution of these materials is strictly forbidden, including but not limited to, posting, emailing, faxing, archiving in a public database, redistributing via a computer network or in a printed form.

[Questions or Comments?](#)